

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WARREN S. JONES, JR., ESQ. #003781980  
Law Offices of Warren S. Jones, Jr., LLC  
1 Trinity Lane  
Mt. Holly New Jersey 08060  
(609) 261-8400  
email@warrensjones.com  
Attorneys for Secured Creditor  
N.053-195

In Re:

TAMIA L. CAVINESS



Order Filed on November 16, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-16188-JNP

Hearing Date: 10/26/2021

Judge: Jerrold N. Poslusny Jr.

Chapter: 13

Recommended Local Form:

☒ Followed

☐ Modified

**ORDER VACATING STAY**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 16, 2021**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Upon the motion of Navy Federal Credit Union, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☐ Real property more fully described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

☒ Personal property more fully described as:

2015 Nissan Pathfinder, VIN 5N1AR2MM3FC668784

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

rev. 7/12/16

In re:  
Tamia L. Caviness  
Debtor

Case No. 20-16188-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 16, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2021:

Recip ID	Recipient Name and Address
db	+ Tamia L. Caviness, 19 Norman Ford Drive, Sicklerville, NJ 08081-5647

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Debtor Tamia L. Caviness k_wilsonlaw@comcast.net courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Thomas J Orr	on behalf of Creditor Wilton's Corner Proprietary Association tom@torrlaw.com xerna@aol.com;orrr87054@notify.bestcase.com

U.S. Trustee

District/off: 0312-1

User: admin

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Date Rcvd: Nov 16, 2021

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

Warren S. Jones, Jr.

on behalf of Debtor Tamia L. Caviness email@warrensjones.com r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 7